ABSTRACT

TRANSACTION METHOD AND SYSTEM

5   A transaction system (10) for use by users, comprising:
electronic tokens (24) for storing and processing token
transaction data (28) and token reward data (30), each for
use by a respective user; a computer server (12) for
storing and processing server transaction data (32) and
10   server reward data (18) associated with each of the tokens
(24); and user interaction devices (14,16) for
communicating with the server (12), at least one of which
(14) having a token acceptor device (15) for reading from
and writing to the tokens (24); wherein the transaction
15   data (28,32) are indicative of at least one transaction
and the reward data (30,18) are indicative of earned
rewards, the system (10) being operable to transfer server
reward data (18) to a respective token (24) and token
reward data (30) to the server (12) by means of the user
20   interaction device (14) provided with a token acceptor
device (15), so that rewards are redeemable according to
reward data (30) on the token (24) or reward data (18)
stored on the server (12).

25   **FIGURE 1**